

And for once their claims are absolutely right. The Republican plan does offer more choice. Unfortunately, this is one of those cases in which more choice is actually bad for everyone. In fact, by trying to give people more choices the Republican plan would end up denying them any choice at all.

Where Democrats want to offer drug coverage directly to Medicare recipients, the Republicans propose to offer money to private insurance companies instead, to entice them into serving the senior market. But all indications are that this plan is a non-starter. Insurance companies themselves are very skeptical; there haven't been many cases in which an industry's own lobbyists tell Congress that they don't want a subsidy, but this is one of them. And an attempt by Nevada to put a similar plan into effect has been a complete dud—not a single insurer licensed to operate in the state has shown any interest in offering coverage.

The reason is "adverse selection"—a problem that afflicts many markets, but insurance markets in particular. Basically, adverse selection is the reason you shouldn't buy insurance from companies that say "no medical exam necessary": when insurance is sold to good and bad prospects at the same price, the bad risks drive out the good.

Why can't the elderly buy prescription drug insurance? Suppose an insurance company were to offer a prescription drug plan, with premiums high enough to cover the cost of insuring an average Medicare recipient. It turns out that annual spending on prescription drugs varies hugely among retirees—depending on whether they have chronic conditions, and which ones. Healthy retirees, who know that their bills won't be that high, would be unwilling to buy insurance that costs enough to cover the bills of the average senior—which means that the insurance plan would attract only those with above-average bills, meaning higher premiums, driving still more healthy people away, and so on until nobody is left. Insurance companies understand this logic very well—and are therefore simply not interested in getting into the market in the first place.

The root of the problem is that private drug insurance could be offered at a reasonable price only if people had to commit to paying the necessary premiums before they knew whether they would need expensive drugs. Such policies cannot be offered if those who find out later that they don't require such drugs can choose to stop paying what turn out to be unnecessarily high premiums.

And while in principle one could write a contract that denies the insured the choice of opting out, just try to imagine the legal complications if a private company tried to force a healthy retiree to keep paying high premiums for decades on end, even though he turns out not to need the company's benefits. As a practical matter the only way to avoid this opt-out problem, to enforce the kind of till-death-do-us-part commitment needed to make drug insurance work, is to make the coverage part of a government program.

All of this is more or less textbook economics. So why are Republican leaders insisting on a plan that almost nobody familiar with the issue thinks will work?

Cynical politics no doubt plays an important role. So does money; the insurance industry is by and large against the Republican plan, but the pharmaceutical industry is very anxious to avoid anything that might push down drug prices, and fears that the administration plan will do just that. But sin-

cere fanaticism also enters the picture. Republican leaders in the House, in particular, are true believers in the miraculous powers of the free market—they are in effect members of a sect that believes that markets will work even when the businessmen actually involved say they won't, and that government involvement is evil even where conventional analysis says it is necessary.

The Republican plan is, in short, an assertion of a faith that transcends mundane economic logic. But what's in it for us heathens?

#### TRIBUTE TO THE HONORABLE KATY GEISSERT

#### HON. STEVEN T. KUYKENDALL

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 26, 2000*

Mr. KUYKENDALL. Mr. Speaker, I rise today with sadness to remember and honor former Torrance Mayor, Katy Geissert. Katy passed away last week after a courageous fight against lung cancer.

Katy was a pioneer in South Bay politics. In 1974, Katy became the first woman elected to the Torrance City Council. After serving three terms, she became the first woman elected Mayor of the City of Torrance. Katy paved the way for women to hold public office in Torrance. A resident of Torrance for nearly a half-century, Katy was actively involved in the local community.

Her contributions to the Torrance community are numerous. Katy was the Founding President of the Torrance Cultural Arts Center Foundation, past chairman of the Torrance Salvation Army Advisory Board, consultant to the South Bay/Harbor Volunteer Bureau, and charter board member of the Torrance League of Women Voters.

People will remember Katy for her allegiance to the South Bay. She was deeply committed to the local community and its residents. Katy will be missed. The community she represented is a better place to live because of her service.

#### IN MEMORY OF JAN KARSKI

#### HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 26, 2000*

Mr. LANTOS. Mr. Lantos. Mr. Speaker, I rise today to invite my colleagues in Congress to join me in paying tribute to Jan Karski, who passed away on July 13th at the age of 86. A man of extraordinary courage, Karski risked his life to journey into the danger of the Warsaw ghetto and the Belzec death camp as a member of the Polish underground during World War II. He did this to gain first hand information and then convey the horrors of the Nazi regime to the Allied leaders. The enormity of Karski's task was confirmed after his meeting with the head of the Zionist organization and the leader of the Jewish Socialist Alliance. According to Karski, his mission was to transmit material to the Polish and Allied gov-

ernments which "constituted the expression and contained the information, sentiments, requests, and instructions of the entire Jewish population of Poland as a unit, a population that was at the moment dying as a unit."

After speaking with London authorities in 1942, Karski's frightful accounts were met with disbelief and denial. Yet he continued to deliver his searing report of Nazi atrocities and of Hitler's Final Solution, spending months briefing government and community leaders in Britain and in the United States. It is difficult to imagine the turmoil Karski must have suffered, as he was constantly called upon to recall the ghastly scenes he had witnessed and to recount the new unprecedented criminality. Because of his perseverance, Karski is credited with providing President Franklin D. Roosevelt with the motivation to establish the United States War Refugee Board, an organization that saved tens of thousands of Jewish lives toward the end of World War II.

Born in 1914 in Lodz, Poland, Dr. Karski received a Master's Degree in Law and another Master's Degree in Diplomatic Sciences at the Jan Kazimierz University in Lvov in 1935. After completing his education in Germany, Switzerland, and Great Britain in the years 1936–38, he entered the Polish diplomatic service. His following years were marked by extraordinary contributions to Nazi resistance efforts. Conscripted into the Polish army in August 1939, Karski was eventually taken prisoner by the Red Army and sent to a Russian prisoner of war camp. He escaped in November 1939, returned to German-occupied Poland and joined the anti-Nazi underground. Because of his knowledge of languages and foreign countries, he was used as a courier between the government-in-exile in London and underground authorities in Poland. In this capacity he made several secret trips between France, Great Britain and Poland. In August of 1943, he personally reported to President Roosevelt, Secretary of State Cordell Hull, Secretary of War Henry L. Stimson, and other United States government leaders.

After the war, Jan Karski moved to the United States where he married, became an American citizen, and received a doctorate from Georgetown University. Mr. Karski went on to have a distinguished academic career at Georgetown, and he also served as a special envoy and as a witness for the American government on a number of occasions. In 1956–57, and again in 1966–67, he was sent by the State Department on six-month lecture tours to sixteen countries in Asia and in French-speaking Africa. On numerous occasions, he was asked by various Congressional committees to testify on Eastern European Affairs. He lectured extensively at the Defense Intelligence Air University, Industrial College of the Armed Forces, and other government and civic institutions.

Mr. Karski is also a respected author. His book, "Story of a Secret State", which describes his experiences during World War II, was a bestseller. He was awarded a Fulbright Fellowship to inspect Polish, British and French archives for his major scholarly work, "The Great Powers and Poland, 1919–45" (from Versailles to Yalta). His many honors also include the distinction of "Righteous Gentile," bestowed by the Yad Vashem Holocaust

Memorial in Jerusalem. Karski is also an honorary citizen of Israel, the recipient of a special citation by the United Nations, and the recipient of the Order virturi Militair, the highest Polish military decoration.

Jan Karski's humility was always evident throughout his life. When visiting the United States Holocaust Memorial Museum, he came upon the Rescuer's Wall, where tribute is paid to non-Jews who helped to save Jewish lives. He quickly passed the plaque upon which his own name was inscribed, instead preferring to seek out the names of his underground comrades. He was always quick to point out that "the Jews were abandoned by governments, by church hierarchies, and by societal structures. But they were not abandoned by all humanity." He felt that he was no different from anyone else who tried to ease the plight of the Jewish people. Remarkably, he insisted that he did "nothing extraordinary."

In an editorial last week paying tribute to Jan Karski, the Washington Post (July 19, 2000) observed: "A community's heroes are not necessarily its noisiest or most prominent citizens. Certainly neither adjective applied to Jan Karski, . . . but Mr. Karski was an authentic moral hero." Despite his protestations, Jan Karski's contribution to humanity was indeed remarkable. Shimon Peres said, "A great man is one who stands head and shoulder above his people, a man who, when surrounded by overpowering evil and blind hatred, does all in his power to stem the tide. Karski ranks high in the all-too-brief list of such great and unique personalities who stood out in the darkest age of Jewish history." And in the words of Elie Wiesel: "Jan Karski: a brave man? Better: a just man."

Mr. Speaker, once again I invite my colleagues to join me in paying tribute to the courage and selflessness of Jan Karski. He was an authentic moral hero who risked his life to fulfill what he considered to be his duty as a human being.

## PERSONAL EXPLANATION

### HON. WILLIAM L. JENKINS

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 26, 2000

Mr. JENKINS. Mr. Speaker, on roll call no. 429, on motion to grant the consent of the Congress to the Kansas and Missouri Metropolitan Culture District Compact, had I been present, I would have voted "yea"; on roll call no. 430, motion to Community Renewal and New Markets Act, had I been present, I would have voted "yea"; on roll call no. 431, motion on Innocent Child Protect Act, had I been present, I would have voted "yea"; on roll call no. 432, motion on Veterans Claims Assistance Act, had I been present, I would have voted "yea"; on roll call no. 433, to suspend the rules and agree to Fisherman's Protective Act Amendments, had I been present, I would have voted "nay";

## EXTENSIONS OF REMARKS

### INDIA COALITION PARTNER THREATENS TO ENGULF COUNTRY IN VIOLENCE

#### HON. JOHN T. DOOLITTLE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 26, 2000

Mr. DOOLITTLE. Mr. Speaker, last week, Bal Thackeray, founder and head of Shiv Sena, threatened to engulf India in violence if he is held accountable for his part in thousands of deaths in 1992.

Shiv Sena is a coalition partner of the ruling BJP. Shiv Sena has been assigned responsibility for the bombing of the Ayodhya mosque in Uttar Pradesh.

How could a democratic country accept a violent, intolerant person like this into the government? It is bad enough that the allies of the government commit atrocities and no one is ever held to account. Now a coalition partner says that he will engulf the country in violence. This shows that violence and intolerance are the prevailing way to life in India. Minorities are suffering from the intolerance of militant Hindu fundamentalists.

A wave of violence against Christians has swept India since Christmas 1998. The most recent incident was the bombing of two churches in the state of Karnataka. The violence against Christians has been so severe that they appealed to the international community for help. Churches have been burned and now bombed. There have been attacks on prayer halls, Christian schools, and other Christian institutions. Militant Hindu nationalists burned missionary Graham Staines and his two young boys to death in their jeep while they were sleeping.

These atrocities show the truth about India. If it is "the world's largest democracy," how can it allow atrocities like this to keep occurring with nobody being held responsible? As the world's only superpower and the bastion of freedom for the world, we should take action. We should stop aid to India until all people within its borders enjoy human rights. And we should put the Congress on record in support of self-determination for the people of Khalistan, Kashmir, Nagalim, and all the countries seeking their freedom from India.

I submit the article on Mr. Thackeray into the RECORD, Mr. Speaker. I hope everyone will read it.

[From the New York Times International, July 17, 2000]

#### PROTESTS BY HINDU GROUP RAISE FEAR IN INDIA

BOMBAY, July 16 (Reuters)—Much of Bombay was shut down today by fear and protests over the possible prosecution of a militant Hindu leader in connection with riots that left more than 2,000 people dead in 1992.

Supporters of Bal Thackeray, the leader of the Hindu nationalist party Shiv Sena, took to the Streets Saturday after the Maharashtra State government decided to let the police prosecute him in the country-wide rioting. That violence, directed mainly at India's Muslim minority, erupted after the destruction of a mosque in the town of Ayodhya, and Shiv Sena got most of the blame.

Police officials said no action had been taken to arrest Mr. Thackeray, but many shops closed and people stayed indoors here and in other parts of the state as Shiv Sena supporters pelted buses with stones and blocked commuter train services.

Today Mr. Thackeray appealed for calm, but on Saturday he was quoted as saying, "Not only Maharashtra but the entire country will burn" as a result of the decision, which he called "an incitement to communal riots."

### CONGRATULATING HALF HOLLOW HILLS HIGH SCHOOL EAST

#### HON. RICK LAZIO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 26, 2000

Mr. LAZIO. Mr. Speaker, today I congratulate a distinguished group of students from the Half Hollow Hills High School in Dix Hills, New York.

These students recently won the Region 5 award at the "We the People . . . the Citizen and the Constitution" national finals held here in Washington, DC. This award is presented to the school in each of five geographic regions with the highest cumulative score during the first two days of the national finals. These outstanding young people competed against 50 other classes from throughout the nation and demonstrated a remarkable understanding of the fundamental ideals and values of American constitutional government.

Our United States Constitution is over 200 years old. Two-thirds of the world's constitutions have been adopted since 1970. Only fifteen other constitutions predate WWII and none predate the U.S. Constitution. Recent studies show that approximately half of American adults do not know that the purpose of the original Constitution was to create a federal government and define its power. The educators and students of Dix Hills have proven that they do not fall into this category and it is an honor to recognize their achievement.

I wish to congratulate Ms. Gloria Sesso and her students Isaac Chen, Jeffrey Chernick, Alyssa Cohen, Zachary Cohn, Michael Givner, Michael Gold, Sarah Gowrie, Yonathan Hertz, Michael Lee, Jonathan Lehrer, Jessica Levine, Amanda Manaro, Seth Moskowitz, Brian Nakash, Justin Pomerantz, Rahul Sharma, Jared Stone, Jeffrey Tsai, Lauren Tuzzolino, and Jared Warsaw.

### HONORING PHILIP ROSENBLOOM

#### HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 26, 2000

Mr. PALLONE. Mr. Speaker, I rise today to pay tribute to Philip Rosenbloom of Monmouth Beach, Monmouth County, who will be celebrating on August 1st his 75th birthday. Phil Rosenbloom has devoted much of his adult life enhancing the civic and cultural life of my district, and I wish to honor his contributions.

A native of Monmouth County, Phil Rosenbloom grew up in Asbury Park, where